TO ARCHITECT[illegible] BUILDERS, CONTRACTORS, &c.

HARTLEY'S PATEN[illegible] ROUGH PLATE GLASS,

One-eighth of an inch [illegible]ick, weighing two pounds to the foot, for

RIDGE AND FURROW ROOFS, GREENHOUSES, RAI[illegible]WAY STATIONS, ENGINE SHEDS, MILLS, MARKET HALLS, AND PUBLIC [illegible]ILDINGS GENERALLY.

SPECIMENS TO BE SEEN AT THE EXHIBITION, in th[illegible] extreme south-eastern end of the building, adjoining the United States' department.

It being universally admitted that Glass in Roofs of a permanent character should n[illegible] be less than one-eighth of an inch thick, weighing two pounds to the foot, whilst any greater thickness or weight is unnecessary, leading only to additional expense, Messrs. JAMES HARTLEY [illegible] CO. have directed their attention to the manufacture of a description of

ROUGH PLATE GLASS THAT COMBIN[illegible] SIZE AND STRENGTH WITH ECONOMY OF COST.

The PATENT ROUGH PLATE, one-eighth of an inch thick, or two pounds to the [illegible], is manufactured in sizes expressly for Ridge and Furrow Roofs 48 by 15 inches, thus giving a span of 10 feet at a price not exceeding weight for weight that of common Crown Glass.

Not being transparent, blinds are unnecessary, and when used in Greenhouses no scor[illegible]ing occurs; its NONTRANSPARENCY and strength renders it eminently suitable for the Glazing of Conservatories and Roofs of all kinds; also Factories, Workshops, &c., for which purposes it is [illegible]plied in squares of all sizes, from 8 by 6 inches and upwards.

For further information apply to any respectable Glass Merchant in London or the Co[illegible]try, or to the Manufacturers, Messrs. JAMES HARTLEY and CO., Wear Glass Works, Sunderland.

N.B.—The Patent Rough Plate is also manufactured 3-16ths and ¼ inch thick, and [illegible] be supplied at a much lower cost than the common Rough Plate.—May 1, 1851.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

BRITISH MUTUAL SUBSCRIPTION LOAN CLASSES, for Loans or Investments.—Persons desirous of obtaining LOANS from 20l. to 500l. upon approved personal or other security, or profitable and secure investments, for smaller amounts, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES, several of which have been already established, and are progressing very satisfactorily, and others (classes Y and Z for London) are now in course of formation, and will shortly commence operation. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post.

CHARLES J. THICKE, Resident Secretary.

ANNUAL DIVISION OF PROFITS.

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, 14, Waterloo-place, and 52, King William-street, City.

THE CHISHOLM, Chairman.

RICHARD HARTLEY KENNEDY, Esq., Deputy-Chairman.

The Annual General Meeting of this Society was held on the 22nd of May, when a Report of the business for the last year was presented, exhibiting a statement of most satisfactory progress,—the new policies issued exceeding by one-third the number of those of 1849, and the claims being fully one-fourth under the estimate. After considering a very careful valuation of assets and liabilities, it was resolved to allow a reduction of 30 per cent. on the Premiums payable on all Policies on the participating scale, on which five or more annual payments had been previously made.

Credit is allowed for half the Annual Premiums for the first five years.

The following table exemplifies the effect of the present reduction:—

Age when Assured.	Amount Assured.	Annual Premium hitherto paid.	Reduction of 30 per Cent.	Annual Premium now payable.
	£	£ s. d.	£ s. d.	£ s. d.
20	1,000	20 17 6	6 5 3	14 12 3
25	1,000	23 0 0	6 18 0	16 2 0
30	1,500	43 15 0	13 2 6	30 12 6
45	2,000	[illegible] 11 8	[illegible] 3 6	36 8 2

A. R. IRVINE, Managing Director.

PROFESSIONAL LIFE ASSURANCE COMPANY.

Admitting on equal terms persons of every class and degree to all its benefits and advantages.

Capital, Two Hundred and Fifty Thousand Pounds.

Chairman—Major HENRY STONES.

Deputy-chairman—JAMES ANDREW DURHAM, Esq.

With upwards of Fourteen Hundred Shareholders.

There are two important clauses in the deed of settlement, by which the directors have power to appropriate one-tenth of the entire profits of the company:—

1st.—For the relief of aged and distressed parties assured for life, who have paid five years' premiums, their widows and orphans.

2nd.—For the relief of aged and distressed original proprietors, assured or not, their widows and orphans, together with 5 per cent. per annum on the capital originally invested by them.

All policies indisputable and free of stamp duty.

Rates of premium extremely moderate.

No extra charge for going to or residing at (in time of peace) Australasia, Bermuda, Madeira, Cape of Good Hope, and the British North American Colonies.

Medical men in all cases remunerated for their report.

Assurances granted against paralysis, blindness, accidents, insanity, and every other affliction, bodily and mental, at moderate rates.

A liberal commission allowed to agents.

Annual premium for assuring 100l., namely:—

Age—20	£1 10 9	Age—40	£2 13 6
30	1 19 6	50	3 19 6

Prospectuses, with tables and fullest information, may be had at the offices of the Company, or of any of their agents.

Applications for agencies requested.

EDWARD BAYLIS, Resident Manager and Actuary.

Offices, 76, Cheapside, London.

PELICAN LIFE INSURANCE COMPANY. Established in 1797, for Granting Assurances on Lives and Survivorships.—Offices, 70, Lombard-street, City, and 57, Charing-cross, Westminster.

DIRECTORS.

Matthias Attwood, Esq.	Kirkman D. Hodgson, Esq.
Robert Gurney Barclay, Esq.	Thomas Hodgson, Esq.
William Cotton, Esq., F.R.S.	Henry Lancelot Holland, Esq.
William Davis, Esq.	J. Petty Muspratt, Esq.
Richard Fuller, Esq.	C. Hampden Turner, Esq., F.R.S.
Jas. A. Gordon, M.D., F.R.S.	Matthew Whiting, Esq.

AUDITORS.

Emanuel Goodhart, Esq. | John Davis, Esq.

John Haggard, D.C.L.

BONUS.

NOTICE.—FOUR-FIFTHS of the Net Profits realised by the Company from Insurances effected upon the Participating Scale of Premiums allotted, agreeably to the conditions of the Policies, every Seven Years, commencing from the 3rd July, 1840.

The following is a specimen of the Bonuses declared at the first septennial investigation up to the 2nd July, 1847:—

Age when Assured.	Sum Assured.	Premiums Paid.		Bonus added.	Per centage on Premiums paid.
		Number.	Amount.		
	£		£ s. d.	£ s. d.	£ s. d.
15	2,000	4	118 0 0	104 10 0	33 0 6
20	3,000	7	773 16 6	347 13 6	44 18 3
30	2,500	6	431 17 6	180 15 0	41 11 8
45	2,000	6	484 0 6	173 6 7	37 8 10

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
15	1 11 0	1 15 0	40	2 18 10	3 6 5
20	1 13 10	1 19 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 0	6 7 4

ROBERT TUCKER, Secretary.

NORWICH [illegible]UNION FIRE INSURANCE SOCIETY. [illegible]ablished 1797. Capital 550,000l.

SPECIAL NOTIC[illegible].—Mercantile and ordinary risks of all descriptions may be [illegible]red at this office, while upon all Insurances a return of 60 per ce[illegible] of the profits of the office will be periodically made. Th[illegible]d are nevertheless free from all responsibility on accou[illegible] engagements; and the rates of premium are in no case hi[illegible] than those charged by other offices making no such return.—[illegible] Prospectuses apply at No. 6, Crescent, New Bridge-street, Black[illegible]rs, or Surrey-street, Norwich.

LOA[illegible] ON EQUITABLE TERMS.

LONDON [illegible]MUTUAL LIFE and GUARANTEE [illegible]CIETY. Head Offices, 63, Moorgate-street, London. Incor[illegible]ed by Act of Parliament, with a Guarantee Fund of 50,000l. L[illegible] granted upon approved personal or other security, in connec[illegible] with a life assurance, for periods not exceeding three years. Applications addressed to the Secretary, and endorsed "Private," [illegible] be regarded as strictly confidential, and meet with attenti[illegible] Prospectuses, tables of rates, terms of honesty guarantee, [illegible]d every other information, on application at the Society's Offices. By Order,

GEORGE WILSON, Chairman.

JOSEPH TUCKER, Vice-Chairman.

March, 1851. HENRI C. EIFFE, Secretary.

The Directors are [illegible] to receive applications for Agencies from persons of respecta[illegible]ity and industrial energy of character.

THE GE[illegible]ERAL LIFE and FIRE ASSURANC[illegible] COMPANY.—Established 1837.—Empowered by Special Acts of [illegible]rliament.—62, King William-street, London; and 21, St. Da[illegible], Edinburgh.

[illegible]PITAL—ONE MILLION.

DIRECTORS.

George Bousfield, [illegible]	Charles Hindley, Esq., M.P.
Thomas Challis, [illegible] Alderman	Thomas Piper, Esq.
Jacob George Cop[illegible]Esq.	Thomas B. Simpson, Esq.
John Dixon, Esq.	Hon. Charles P. Villiers, M.P.
Joseph Fletcher, [illegible]	John Wilks, Esq.
Richard Hollier, [illegible]	Edward Wilson, Esq.

AUDITORS.

William Hunte[illegible]an, Esq. | Joseph Dawson, Esq.

George Meek, Esq.

Secretary.—Thom[illegible] Price, LL.D. Actuary.—David Oughton, Esq.

Surveyors—[illegible]hn Davies, Esq.; James Harrison, Esq.

[illegible]icitor.—Stephen Walters, Esq.

Annual Premi[illegible] for the Assurance of 100l. payable at death.

20	[illegible]	25	40	45
£ s. d.	£ [illegible] d.	£ s. d.	£ s. d.	£ s. d.
1 14 3	[illegible] 8	2 7 8	2 13 7	3 6 0

The following [illegible] amongst the distinctive features of the Company:—

I. Entire freed[illegible] of the assured from responsibility, and exemption from th[illegible]utual liabilities of partnership.

II. Payment o[illegible]aims guaranteed by a capital of 1,000,000l.

In the LIFE [illegible]EPARTMENT.—1. Assurances are effected on participating an[illegible]-participating tables, on ascending and descending scales, [illegible]rt periods, and by policies payable at the ages of 55, 60, 65, [illegible] or previously, in the event of death.

2. Premiums [illegible] annually, half yearly, or quarterly, in a limited number [illegible] payments in one sum, or on increasing or decreasing scales.

3. Policies [illegible] participating scale immediately interested in the profits of the [illegible]ompany.

4. The age of [illegible] assured admitted, on satisfactory evidence being pr[illegible].

5. Poli[illegible] assigned as security not forfeited by duelling, suicide, or the [illegible] judicial sentence.

In the [illegible]EPARTMENT.—Houses, furniture, stock in trade, mills, merchandise, shipping in docks, rent, and risks of all descriptions insured at moderate rates.

Loans from 100l. to 1,000l. advanced on personal security, and the deposit of a Life [illegible]olicy to be effected by the borrower.

A liberal com[illegible]ission allowed to solicitors, auctioneers, and surveyors.

PROVI[illegible]ENT LIFE OFFICE, 50, Regent-street; [illegible]ty Branch: 2, Royal Exchange-buildings.—Established 18[illegible]. Policy-holders' Capital, 1,186,218l. Annual Income, 150,000l. Bonuses declared, 743,000l. Claims paid since the establishme[illegible] of the Office, 2,001,450l.

PRESID[illegible].—The Right Honourable EARL GREY.

DIRECTORS.

The [illegible]ev. JAMES SHERMAN, Chairman.

HENRY BLE[illegible]COWE CHURCHILL, Esq., Deputy-Chairman.

Henry B. Al[illegible], Esq.	William Ostler, Esq.
George Dacre[illegible]	Apsley Pellatt, Esq.
William Ju[illegible] Esq.	George Round, Esq.
Sir Richard [illegible]ing, Bart.	Frederick Squire, Esq.
The Hon. [illegible]nnaird.	William Henry Stone, Esq.
Thomas Ma[illegible]ham, Esq.	Capt. William John Williams.

J. [illegible] Beaumont, Esq., Managing Director.

PHYSICIAN.—[illegible]ohn Maclean, M.D., F.S.S., 29, Upper Montague-[illegible]eet, Montague-square.

Nineteen Tw[illegible] of the Profits are divided among the Insured.

EXAMPL[illegible] THE EXTINCTION OF PREMIUMS [illegible] THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£	£ s. d.	£ s. d.
1806	2,[illegible]	79 10 10 extinguished.	1,222 2 0
1811	1,[illegible]	33 19 2 ditto	231 17 8
1818	1,[illegible]	34 16 10 ditto	114 18 10

EXA[illegible]LES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	[illegible]ate.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
521	1807	900	982 12 1	1,882 12 1
1174	1810	1,200	1,160 5 6	2,360 5 6
3290	1820	5,000	3,305 17 8	8,305 17 8

Prospectu[illegible] and full particulars may be obtained upon application to the [illegible]gents of the Office in all the principal towns of the United Kin[illegible]; at the City Branch; and at the head Office, No. 50, Regent-s[illegible].

BRITISH ASSURANCE COMPANY, 3, King-street, Cheapside.

Chairman—SYDNEY SMIRKE, Esq., A.R.A.

The rates for both fire and life assurance are as low as can with safety be taken. The premiums for life assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office or of any of the agents.

JOHN RADDISH, Manager.

HEALTHY AND UNHEALTHY LIVES ASSURED.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; and 18, Rue Tronchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.

Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 2 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.

WILLIAM NORRIS, Secretary.

ALL POLICIES INDISPUTABLE.

ENGLISH and CAMBRIAN LIFE ASSURANCE SOCIETY, 9, New Bridge-street, Blackfriars.

Declined lives at equitable rates.

Policies of five years' standing not void in cases of suicide.

Medical men remunerated in all cases.

Loans granted on personal and other security on terms more advantageous to the borrower than in any other office.

Annuities and Endowments granted on the most advantageous terms.

Prompt payment of all claims.

CHARLES W. BEVAN, Resident Manager and Actuary.

THE LATE DISASTROUS RAILWAY ACCIDENTS may show the propriety of effecting an insurance with THE RAILWAY PASSENGERS' ASSURANCE COMPANY, which has been established for the purpose of affording compensation in cases of personal injury, and the payment of a certain sum in the event of death by railway accident. The Company is empowered by special Act of Parliament (12 & 13 Vict. cap. 40), and has a subscribed capital of 1,000,000l. as a guarantee to the assured.

Prospectuses giving the rates of premium, and also particulars of the numerous cases (fatal and otherwise) already relieved, may be obtained at the Offices, 3, Old Broad-street, London.

ALEXANDER BEATTIE, Secretary.

WEST of ENGLAND FIRE and LIFE INSURANCE COMPANY, 20, New Bridge-street, Blackfriars. Instituted at Exeter 1807.

Mr. ANDERTON, Agent and Manager of the London Department of this respectable and long-established Office, notifies to his friends and the public, that persons insuring with this Society against Fire are (with the addition of moderate premiums) periodically entitled to a return of a moiety, or 50 per cent. of the profits, without any risk of a partnership; whilst persons effecting LIFE POLICIES receive a return of 80 per cent., or four-fifths of the profits.

For prospectuses, apply to CHARLES LEWIS, Esq., Secretary, at the Office in Exeter; of any of the Agents in the Country; or at the Office in London, of JAS. ANDERTON.

UNION ASSURANCE OFFICE (Fire, Life, Annuities), Cornhill and Baker-street, London; College-green, Dublin; and Groningen-street, Hamburgh; instituted A.D. 1714.

Life.—Reduced rates for young and middle ages, with the guarantee of a Company in existence for nearly 140 years.

The last bonus (1848) gave additions to policies varying from 25 to 70 per cent. on the previous seven years' premiums.

Lower rates without profits.

Two-thirds only of the premium may be paid until death.

Decreasing and increasing rates of premium, and half-yearly or quarterly.

Loans granted. Medical fees allowed.

Fire insurances at the usual rates, and profits returned on policies taken out for seven years by prompt payment.

March 7, 1851. THOMAS LEWIS, Secretary.

IMPERIAL LIFE ASSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.

CHARLES CAVE, Esq., Chairman.

THOMAS NEWMAN HUNT, Esq., Deputy-Chairman.

A New Scale of Premiums on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 50 years.

Four-fifths, or 80 per cent. of the profits, are assigned to policies every fifth year; and may be applied to increase the sum insured, to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.

One-third of the premium on Insurances of 500l. and upwards for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means 1,500l. may be insured for the present outlay otherwise required for 1,000l.

Loans.—The Directors will lend sums of 50l. and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.

Security.—Those who effect Insurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.

Insurances without participation in profits may be effected at reduced rates. SAMUEL INGALL, Actuary.

*** A commission allowed to solicitors who introduce business.

TO BE SOLD,—TWO SHARES in the FIRST BRITISH BUILDING and INVESTMENT COMPANY, with the right to the immediate advance of 200l.

	£	s.
Price—Six years' subscription, paid up	78	0
Present entrance fees	10	16
	£88	16

For cash only.—Apply by letter to J. A., 24, Somerset-place, Forest-row, Dalston.

NEW PATENT METALLIC BEDSTEADS.—COWLEY and JAMES beg to inform the public that their newly patented METALLIC BEDSTEADS are now ready, and can be had through all first-class upholsterers and ironmongers. These bedsteads are the lightest made, combining elegance of design and great firmness, with peculiar facility in fixing. Works, Walsall, Staffordshire.—Warehouse in London (wholesale only), 78, Hatton-garden.—C. and J. are manufacturers of Patent Welded Iron Gas and Steam Tubes, and every description of Gas Fittings.